

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 17-26381-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Paul R. Ganiel
6 Elinor Avenue
Stratford, NJ 08084

Kathleen M. Ganiel
6 Elinor Avenue
Stratford, NJ 08084

Social Security No.:

xxx-xx-8998

xxx-xx-5294

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case
as to the:

Debtor and Joint Debtor was entered on September 16, 2022.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: September 16, 2022

JAN: har

Jeanne Naughton
Clerk

In re:
Paul R. Ganiel, Sr.
Kathleen M. Ganiel
Debtors

Case No. 17-26381-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Sep 16, 2022

Form ID: 148

Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Paul R. Ganiel, Kathleen M. Ganiel, 6 Elinor Avenue, Stratford, NJ 08084-1714
516999391	+ Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, Camp Hill, PA 17011-6943
516999399	Dish Network, PO Box 7203, Pasadena, CA 91109-7303
516999400	+ Emerg Phy Assoc of S.Jersey, PC, 2620 Ridgewood Rd Ste 300, Akron, OH 44313-3527
516999402	Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
516999404	Foot Health Centers, P.A., 52 Berlin Road, Suite 5000, Cherry Hill, NJ 08034-3573
516999406	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, I.C. System Inc., PO Box 64378, Saint Paul, MN 55164
516999407	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
516999409	+ Milstead & Associates, LLC, 1 E Stow Road, Marlton, NJ 08053-3118
516999411	Penn Credit, PO Box 1259, Oaks, PA 19456-1259
516999412	Regional Sewer Service Invoice, PO Box 1105, Bellmawr, NJ 08099-5105
516999413	Rowan SOM Psychiatry, PO Box 635, Bellmawr, NJ 08099-0635
516999414	+ Select Medical Corp, 9 E Somerdale Road, Somerdale, NJ 08083-1102
516999415	+ South Jersey Pulmonary Specialists, PA, 100 Carnie Boulevard, Voorhees, NJ 08043-4512
516999416	+ Stellar Recovery, Inc., PO Box 48370, Jacksonville, FL 32247-8370
516999418	+ The Endo Center at Voorhees, 93 Cooper Road, Suite 100, Voorhees, NJ 08043-4910

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 16 2022 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 16 2022 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516999387	+ Email/Text: mpieslak@waterfallrevenuegroup.com	Sep 16 2022 20:34:00	A-1 Collections, 2297 State Highway 33, Suite 906, Hamilton Square, NJ 08690-1717
516999388	^ MEBN	Sep 16 2022 20:27:22	Apex Asset Management, 2501 Oregon Pike Ste 120, Lancaster, PA 17601-4890
516999389	EDI: BANKAMER.COM	Sep 17 2022 00:28:00	Bank of America, PO Box 982235, El Paso, TX 79998-2235
516999390	EDI: BANKAMER.COM	Sep 17 2022 00:28:00	Bank of America Home Loans Servicing, LP, ATTN: Customer Service, PO Box 5170, Simi Valley, CA 93062-5170
517216864	+ EDI: BANKAMER2.COM	Sep 17 2022 00:28:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517118658	+ Email/Text: BKBCNMAIL@carringtonms.com	Sep 16 2022 20:33:00	Bank of America, N.A., c/o Carrington Mortgage

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			Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
516999392	+ Email/Text: amanda@cascollects.com	Sep 16 2022 20:34:00	Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150
516999393	EDI: CAPITALONE.COM	Sep 17 2022 00:28:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
519118612	+ EDI: AISACG.COM	Sep 17 2022 00:28:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
516999394	+ EDI: COMCASTCBLCENT	Sep 17 2022 00:28:00	Comcast, 1701 John F. Kennedy Blvd, Philadelphia, PA 19103-2899
516999395	EDI: WFNNB.COM	Sep 17 2022 00:28:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
517208404	+ EDI: WFNNB.COM	Sep 17 2022 00:28:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516999396	Email/PDF: creditonebknofications@resurgent.com	Sep 16 2022 20:36:02	CreditOne Bank, PO Box 98873, Las Vegas, NV 89193-8873
516999397	Email/PDF: DellBKNofications@resurgent.com	Sep 16 2022 20:36:18	Dell Financial Services, C/O DFS Customer Care Dept, PO Box 81577, Austin, TX 78708-1577
516999398	EDI: DIRECTV.COM	Sep 17 2022 00:28:00	Directv, PO Box 6550, Englewood, CO 80155-6550
517195828	+ EDI: AIS.COM	Sep 17 2022 00:28:00	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516999399	EDI: DISH	Sep 17 2022 00:28:00	Dish Network, PO Box 7203, Pasadena, CA 91109-7303
516999401	Email/Text: bknotice@ercbpo.com	Sep 16 2022 20:34:00	Enhanced Recovery Co., LLC, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
516999402	^ MEBN	Sep 16 2022 20:30:00	Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
516999403	EDI: BLUESTEM	Sep 17 2022 00:28:00	Fingerhut Credit Account Services, PO Box 1250, Saint Cloud, MN 56395-1250
516999405	^ MEBN	Sep 16 2022 20:30:08	HRRG, PO Box 459080, Fort Lauderdale, FL 33345-9080
516999406	EDI: LCIICSYSTEM	Sep 17 2022 00:28:00	I.C. System Inc., PO Box 64378, Saint Paul, MN 55164
517139485	Email/PDF: resurgentbknofications@resurgent.com	Sep 16 2022 20:36:15	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517137152	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 16 2022 20:36:00	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516999408	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 16 2022 20:36:00	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
517157971	EDI: PRA.COM	Sep 17 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516999410	+ EDI: RMSC.COM	Sep 17 2022 00:28:00	PayPal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
517174934	EDI: Q3G.COM	Sep 17 2022 00:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518139199	+ Email/Text: bncmail@w-legal.com	Sep 16 2022 20:34:00	SYNCHRONY BANK, C/O WEINSTEIN &

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518139200	+ Email/Text: bncmail@w-legal.com	Sep 16 2022 20:34:00	RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516999417	EDI: RMSC.COM	Sep 17 2022 00:28:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
517000211	+ EDI: RMSC.COM	Sep 17 2022 00:28:00	Synchrony Bank, ATTN: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
516999419	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 16 2022 20:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517163448	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 16 2022 20:33:00	Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-8026
517814621	Email/PDF: bncnotices@becket-lee.com	Sep 16 2022 20:36:03	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517033790	+ Email/PDF: OGCRRegionIIBankruptcy@hud.gov	Sep 16 2022 20:36:11	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517110534	+ EDI: AIS.COM	Sep 16 2022 20:36:11	U.S. Dept of Housing & Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
516999420	+ EDI: VERIZONCOMB.COM	Sep 17 2022 00:28:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
		Sep 17 2022 00:28:00	Verizon, 500 Technology Dr Ste 550, Weldon Spring, MO 63304-2225
TOTAL: 40			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517142326	*P++	DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court., Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2022 at the address(es) listed below:

Name	Email Address
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Andrew M. Lubin	
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on behalf of Creditor Carrington Mortgage Services LLC as servicing agent for Bank of America, N.A.
nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com

Andrew M. Lubin

on behalf of Creditor Bank of America N.A. nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com

Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Michael J. Milstead

on behalf of Creditor Bank of America N.A. bkecf@milsteadlaw.com, bkecf@milsteadlaw.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com

Rex J. Roldan

on behalf of Joint Debtor Kathleen M. Ganiel roldanlaw@comcast.net roldanlaw1@gmail.com

Rex J. Roldan

on behalf of Debtor Paul R. Ganiel roldanlaw@comcast.net roldanlaw1@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10